

Information to identify the case:

Debtor 1	Constance I. Carey	Social Security number or ITIN	xxx-xx-4859
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-15561-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Constance I. Carey

6/15/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Constance I. Carey
DebtorCase No. 15-15561-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db
515412778 +Constance I. Carey, 1310 Willow Street, Glassboro, NJ 08028-2631
+AR Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
515412780 +Convergent Healthcare Inc, 121 NE Jefferson St Ste 100, Peoria, IL 61602-1229
515652630 +Cooper University Physician, Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
516548824 +Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154, Ditech Financial LLC f/k/a Green Tree,
Servicing LLC 57709-6154
516548823 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
516962836 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
Greenville, SC 29603-0675
515412784 +OCWEN Loan Servicing, 1661 Worthington Blvd, Suite 10, W Palm Beach, FL 33409-6493
515676587 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605,
West Palm Beach, FL 33416-4605
515412785 +Peoples Transport Credit Union, 126 W Kings Highway, Mt Ephraim, NJ 08059-1353

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2020 00:45:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 16 2020 00:45:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515429117 EDI: AIS.COM Jun 16 2020 03:58:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515412779 +EDI: ACCE.COM Jun 16 2020 03:58:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
515412781 EDI: IIC9.COM Jun 16 2020 03:58:00 IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
515412782 E-mail/Text: assetrecovery@jerseyshorefcu.org Jun 16 2020 00:44:17 Jersey Shore FCU,
1434 New Road, Northfield, New Jersey 08225
515439932 +EDI: MID8.COM Jun 16 2020 03:58:00 Midland Credit Management, Inc.,
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
515412783 +EDI: MID8.COM Jun 16 2020 03:58:00 Midland Funding LLC, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516962837 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing
TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor Residential Credit Solutions, Inc.
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor OCWEN LOAN SERVICING, LLC ewassall@logs.com,
njbankruptcynotifications@logs.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 18

Date Rcvd: Jun 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor Residential Credit Solutions, Inc.
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com

Steven N. Taieb on behalf of Debtor Constance I. Carey staieb@comcast.net, sntgale@aol.com
TOTAL: 8